

where in no danger at any time. The ship was at no time in an unsafe condition."

Purser Field said:

"From the time of the break on Friday until the following Tuesday gangs of men in relief were constantly at work on the break, which was mended as rapidly as possible. Then we got under way again slowly, and averaged only 9 1/2 knots an hour for the rest of the voyage."

"Pilot boat No. 21 came in sight last Tuesday and a pilot came on board, bringing a New York paper reporting the Umbria as overdue, but stating that no particular anxiety was felt regarding her. This cheered the passengers very much."

"Our daily runs were 228, 405, 420, 300, 124, 75, 42, 22, 150, 254 and 163 miles respectively. The small runs were, of course, the distances we drifted. We have 131 saloon, 128 second-cabin and 121 steerage passengers."

A second cabin passenger said that when the shaft broke the shock knocked the

man; John D. Crimmins, his son-in-law, J. Henry Haggerty, Mrs. Haggerty and a very pretty woman to meet their venerable father and grandfather, Thomas Crimmins, returning from a visit to Pope Leo XIII. at Rome.

Here was the Liechtenstein, to meet his returning wife, and J. E. H. Haggerty and several ladies to greet Julian Heid, of N. J. Heid & Co. Capt. John Graham was on hand to receive Thomas Sopwith, the father-in-law of Gen. E. H. Haggerty, of New Jersey.

Thurston Wend Barnes awaited his sister, Miss Harriett Barnes; Mr. Bannister, New York representative of Hayfair & Lynde, the Baltimore rope firm, to meet the wife of Mr. Lyons; Haywright Jordan, J. L. Hoffman, William Fleischer, C. W. Krawinkel, W. J. Lee, H. Wintergarten, J. J. Burley and J. P. Paret, to meet their friends.

The most interesting trip of all on the pier was composed of two young Englishmen and their mother, who were on their way to the Holy Land, which was built by the late William H. Vanderbilt.

Ten days ago these young Englishmen visited

high admiration for Capt. McKay's seamanship.

Large risks were taken by the underwriters at 25 guineas premium until yesterday, when the reassuring reports received from incoming steamers at New York caused the rate to drop to five guineas.

The general feeling of the anxiety regarding the Umbria's safety is that the underwriters have made large profits.

THE UMBRIA'S COMMANDER.
Capt. Horatio McKay, One of the Ablest Seamen Afloat.

The commander of the Umbria is Capt. Horatio McKay. Other officers include Purser William Field, Surgeon Edward M. Pinchane and Chief Steward Edward Bond.



CAPT. McKay, OF THE UMBRIA.

Capt. McKay is the second officer in rank in the service of the Cunard line. Capt. Haines, of the Euribia, being his senior by a few years. Capt. McKay is a handsome man, of medium size, and wears a full, dark beard. He is a Scotchman and was born in 1840. His father was a captain in the merchant marine, and Capt. McKay has two brothers who are also captains of British merchant vessels. When he was nine years old he went to sea as cabin-boy on his father's ship, and beginning this early he has acquired a vast amount of experience.

After passing his examinations satisfactorily he was advanced gradually to second mate, and finally became master of his own vessel, under the rules of the British merchant marine. He is now an officer in the Royal Naval Reserve, and affixes the initials "H. R. N." to his name.

He entered the service of the Cunard Company thirty-two years ago as fourth officer of one of the smaller vessels. Ten years later he was given command of one of the big vessels, and since that time he has retained rank. He is regarded as one of the ablest captains in the service, and has never once been shipwrecked or suffered any serious accident to his vessel until the present time.

As a disciplinarian Capt. McKay is exacting. During his service he has saved many lives at sea and assisted many disabled vessels, which he has received a large collection of medals and decorations.

When he was in the service of the Cunard Company, he was in command of the ship "H. R. N." to his name.

He entered the service of the Cunard Company thirty-two years ago as fourth officer of one of the smaller vessels. Ten years later he was given command of one of the big vessels, and since that time he has retained rank. He is regarded as one of the ablest captains in the service, and has never once been shipwrecked or suffered any serious accident to his vessel until the present time.

As a disciplinarian Capt. McKay is exacting. During his service he has saved many lives at sea and assisted many disabled vessels, which he has received a large collection of medals and decorations.

When he was in the service of the Cunard Company, he was in command of the ship "H. R. N." to his name.

He entered the service of the Cunard Company thirty-two years ago as fourth officer of one of the smaller vessels. Ten years later he was given command of one of the big vessels, and since that time he has retained rank. He is regarded as one of the ablest captains in the service, and has never once been shipwrecked or suffered any serious accident to his vessel until the present time.

As a disciplinarian Capt. McKay is exacting. During his service he has saved many lives at sea and assisted many disabled vessels, which he has received a large collection of medals and decorations.

When he was in the service of the Cunard Company, he was in command of the ship "H. R. N." to his name.

He entered the service of the Cunard Company thirty-two years ago as fourth officer of one of the smaller vessels. Ten years later he was given command of one of the big vessels, and since that time he has retained rank. He is regarded as one of the ablest captains in the service, and has never once been shipwrecked or suffered any serious accident to his vessel until the present time.

As a disciplinarian Capt. McKay is exacting. During his service he has saved many lives at sea and assisted many disabled vessels, which he has received a large collection of medals and decorations.

When he was in the service of the Cunard Company, he was in command of the ship "H. R. N." to his name.

He entered the service of the Cunard Company thirty-two years ago as fourth officer of one of the smaller vessels. Ten years later he was given command of one of the big vessels, and since that time he has retained rank. He is regarded as one of the ablest captains in the service, and has never once been shipwrecked or suffered any serious accident to his vessel until the present time.

As a disciplinarian Capt. McKay is exacting. During his service he has saved many lives at sea and assisted many disabled vessels, which he has received a large collection of medals and decorations.

When he was in the service of the Cunard Company, he was in command of the ship "H. R. N." to his name.

He entered the service of the Cunard Company thirty-two years ago as fourth officer of one of the smaller vessels. Ten years later he was given command of one of the big vessels, and since that time he has retained rank. He is regarded as one of the ablest captains in the service, and has never once been shipwrecked or suffered any serious accident to his vessel until the present time.

As a disciplinarian Capt. McKay is exacting. During his service he has saved many lives at sea and assisted many disabled vessels, which he has received a large collection of medals and decorations.

When he was in the service of the Cunard Company, he was in command of the ship "H. R. N." to his name.

He entered the service of the Cunard Company thirty-two years ago as fourth officer of one of the smaller vessels. Ten years later he was given command of one of the big vessels, and since that time he has retained rank. He is regarded as one of the ablest captains in the service, and has never once been shipwrecked or suffered any serious accident to his vessel until the present time.

As a disciplinarian Capt. McKay is exacting. During his service he has saved many lives at sea and assisted many disabled vessels, which he has received a large collection of medals and decorations.

When he was in the service of the Cunard Company, he was in command of the ship "H. R. N." to his name.

He entered the service of the Cunard Company thirty-two years ago as fourth officer of one of the smaller vessels. Ten years later he was given command of one of the big vessels, and since that time he has retained rank. He is regarded as one of the ablest captains in the service, and has never once been shipwrecked or suffered any serious accident to his vessel until the present time.

As a disciplinarian Capt. McKay is exacting. During his service he has saved many lives at sea and assisted many disabled vessels, which he has received a large collection of medals and decorations.

When he was in the service of the Cunard Company, he was in command of the ship "H. R. N." to his name.

He entered the service of the Cunard Company thirty-two years ago as fourth officer of one of the smaller vessels. Ten years later he was given command of one of the big vessels, and since that time he has retained rank. He is regarded as one of the ablest captains in the service, and has never once been shipwrecked or suffered any serious accident to his vessel until the present time.

As a disciplinarian Capt. McKay is exacting. During his service he has saved many lives at sea and assisted many disabled vessels, which he has received a large collection of medals and decorations.

When he was in the service of the Cunard Company, he was in command of the ship "H. R. N." to his name.

He entered the service of the Cunard Company thirty-two years ago as fourth officer of one of the smaller vessels. Ten years later he was given command of one of the big vessels, and since that time he has retained rank. He is regarded as one of the ablest captains in the service, and has never once been shipwrecked or suffered any serious accident to his vessel until the present time.

As a disciplinarian Capt. McKay is exacting. During his service he has saved many lives at sea and assisted many disabled vessels, which he has received a large collection of medals and decorations.

When he was in the service of the Cunard Company, he was in command of the ship "H. R. N." to his name.

He entered the service of the Cunard Company thirty-two years ago as fourth officer of one of the smaller vessels. Ten years later he was given command of one of the big vessels, and since that time he has retained rank. He is regarded as one of the ablest captains in the service, and has never once been shipwrecked or suffered any serious accident to his vessel until the present time.

As a disciplinarian Capt. McKay is exacting. During his service he has saved many lives at sea and assisted many disabled vessels, which he has received a large collection of medals and decorations.

When he was in the service of the Cunard Company, he was in command of the ship "H. R. N." to his name.

He entered the service of the Cunard Company thirty-two years ago as fourth officer of one of the smaller vessels. Ten years later he was given command of one of the big vessels, and since that time he has retained rank. He is regarded as one of the ablest captains in the service, and has never once been shipwrecked or suffered any serious accident to his vessel until the present time.

As a disciplinarian Capt. McKay is exacting. During his service he has saved many lives at sea and assisted many disabled vessels, which he has received a large collection of medals and decorations.

When he was in the service of the Cunard Company, he was in command of the ship "H. R. N." to his name.

He entered the service of the Cunard Company thirty-two years ago as fourth officer of one of the smaller vessels. Ten years later he was given command of one of the big vessels, and since that time he has retained rank. He is regarded as one of the ablest captains in the service, and has never once been shipwrecked or suffered any serious accident to his vessel until the present time.

As a disciplinarian Capt. McKay is exacting. During his service he has saved many lives at sea and assisted many disabled vessels, which he has received a large collection of medals and decorations.

When he was in the service of the Cunard Company, he was in command of the ship "H. R. N." to his name.

He entered the service of the Cunard Company thirty-two years ago as fourth officer of one of the smaller vessels. Ten years later he was given command of one of the big vessels, and since that time he has retained rank. He is regarded as one of the ablest captains in the service, and has never once been shipwrecked or suffered any serious accident to his vessel until the present time.

As a disciplinarian Capt. McKay is exacting. During his service he has saved many lives at sea and assisted many disabled vessels, which he has received a large collection of medals and decorations.

When he was in the service of the Cunard Company, he was in command of the ship "H. R. N." to his name.

He entered the service of the Cunard Company thirty-two years ago as fourth officer of one of the smaller vessels. Ten years later he was given command of one of the big vessels, and since that time he has retained rank. He is regarded as one of the ablest captains in the service, and has never once been shipwrecked or suffered any serious accident to his vessel until the present time.

As a disciplinarian Capt. McKay is exacting. During his service he has saved many lives at sea and assisted many disabled vessels, which he has received a large collection of medals and decorations.

When he was in the service of the Cunard Company, he was in command of the ship "H. R. N." to his name.

He entered the service of the Cunard Company thirty-two years ago as fourth officer of one of the smaller vessels. Ten years later he was given command of one of the big vessels, and since that time he has retained rank. He is regarded as one of the ablest captains in the service, and has never once been shipwrecked or suffered any serious accident to his vessel until the present time.

As a disciplinarian Capt. McKay is exacting. During his service he has saved many lives at sea and assisted many disabled vessels, which he has received a large collection of medals and decorations.

When he was in the service of the Cunard Company, he was in command of the ship "H. R. N." to his name.

He entered the service of the Cunard Company thirty-two years ago as fourth officer of one of the smaller vessels. Ten years later he was given command of one of the big vessels, and since that time he has retained rank. He is regarded as one of the ablest captains in the service, and has never once been shipwrecked or suffered any serious accident to his vessel until the present time.

As a disciplinarian Capt. McKay is exacting. During his service he has saved many lives at sea and assisted many disabled vessels, which he has received a large collection of medals and decorations.

When he was in the service of the Cunard Company, he was in command of the ship "H. R. N." to his name.

He entered the service of the Cunard Company thirty-two years ago as fourth officer of one of the smaller vessels. Ten years later he was given command of one of the big vessels, and since that time he has retained rank. He is regarded as one of the ablest captains in the service, and has never once been shipwrecked or suffered any serious accident to his vessel until the present time.

As a disciplinarian Capt. McKay is exacting. During his service he has saved many lives at sea and assisted many disabled vessels, which he has received a large collection of medals and decorations.

When he was in the service of the Cunard Company, he was in command of the ship "H. R. N." to his name.

He entered the service of the Cunard Company thirty-two years ago as fourth officer of one of the smaller vessels. Ten years later he was given command of one of the big vessels, and since that time he has retained rank. He is regarded as one of the ablest captains in the service, and has never once been shipwrecked or suffered any serious accident to his vessel until the present time.

As a disciplinarian Capt. McKay is exacting. During his service he has saved many lives at sea and assisted many disabled vessels, which he has received a large collection of medals and decorations.

When he was in the service of the Cunard Company, he was in command of the ship "H. R. N." to his name.

He entered the service of the Cunard Company thirty-two years ago as fourth officer of one of the smaller vessels. Ten years later he was given command of one of the big vessels, and since that time he has retained rank. He is regarded as one of the ablest captains in the service, and has never once been shipwrecked or suffered any serious accident to his vessel until the present time.

As a disciplinarian Capt. McKay is exacting. During his service he has saved many lives at sea and assisted many disabled vessels, which he has received a large collection of medals and decorations.

When he was in the service of the Cunard Company, he was in command of the ship "H. R. N." to his name.

He entered the service of the Cunard Company thirty-two years ago as fourth officer of one of the smaller vessels. Ten years later he was given command of one of the big vessels, and since that time he has retained rank. He is regarded as one of the ablest captains in the service, and has never once been shipwrecked or suffered any serious accident to his vessel until the present time.

As a disciplinarian Capt. McKay is exacting. During his service he has saved many lives at sea and assisted many disabled vessels, which he has received a large collection of medals and decorations.

When he was in the service of the Cunard Company, he was in command of the ship "H. R. N." to his name.

He entered the service of the Cunard Company thirty-two years ago as fourth officer of one of the smaller vessels. Ten years later he was given command of one of the big vessels, and since that time he has retained rank. He is regarded as one of the ablest captains in the service, and has never once been shipwrecked or suffered any serious accident to his vessel until the present time.

As a disciplinarian Capt. McKay is exacting. During his service he has saved many lives at sea and assisted many disabled vessels, which he has received a large collection of medals and decorations.

HERE'S A BOMBSHELL.

School Board Officially Accused of Maladministration.

Scathing Report Filed by the Commissioners of Accounts.

Extravagance Also Charged Against the Charities Department.

Commissioners of Accounts Waile and Daly today made a report to Mayor Grant severely censuring the Departments of Charities and Correction and of Education, practically charging maladministration.

The Commissioners say that for years the Board of Education have been asking for appropriations far in excess of the amounts they expected to expend, and that in some cases two or three years have elapsed from the time the appropriations were made to the time they were actually expended.

As instances of flagrant abuses of this kind they cite an appropriation of \$9,000 made for the free lectures to workmen and women in 1889. Of this sum, they claim, only \$991.63 was used for the purpose indicated.

In the same year \$100,000 was appropriated for instruction in English to foreigners, and not a penny of this sum, they declare, was expended for that purpose.

Attention is called to the fact that the Board of Education maintains an expensive workshop on the plan of the Fire Department, but unlike that of the Fire Department no work is done in it.

This Department is designated by the Commissioners as "a waste of money." The whole force employed there is a foreman at \$2,000 a year and a driver at \$15 a week.

The Commissioners significantly call attention to the fact that the foreman, who has nothing to do, is the father of Charles F. Russell, of the Favorite Desk Company, which has a monopoly of supplying desks to the schools.

It is pointed out that in 1888 an appropriation of \$4,330,025 was asked for and only \$4,090,700 expended.

"The Commissioners say: 'If all of the money appropriated for the year 1888 had been used in the manner in which it was actually expended, it would have been sufficient to pay the salaries of the teachers and the wages of the janitors, and to have left a surplus of \$1,000,000.'"

"There can be but one opinion as to the management of any department that will ask annually for more money than it can spend, and will be expending large amounts to the general fund."

In regard to the Department of Charities and Correction, the Commissioners report that patients at Bellevue Hospital are charged 50 cents, when it costs \$1 a day to maintain them, and that the attendants at the almshouse, who are charged 10 cents a day, are actually paid 25 cents a day.

The Commissioners also report that the inmates of the almshouse are deprived of substantial food.

The Commissioners also report that the inmates of the almshouse are deprived of substantial food.

The Commissioners also report that the inmates of the almshouse are deprived of substantial food.

The Commissioners also report that the inmates of the almshouse are deprived of substantial food.

The Commissioners also report that the inmates of the almshouse are deprived of substantial food.

The Commissioners also report that the inmates of the almshouse are deprived of substantial food.

The Commissioners also report that the inmates of the almshouse are deprived of substantial food.

The Commissioners also report that the inmates of the almshouse are deprived of substantial food.

The Commissioners also report that the inmates of the almshouse are deprived of substantial food.

The Commissioners also report that the inmates of the almshouse are deprived of substantial food.

The Commissioners also report that the inmates of the almshouse are deprived of substantial food.

The Commissioners also report that the inmates of the almshouse are deprived of substantial food.

The Commissioners also report that the inmates of the almshouse are deprived of substantial food.

The Commissioners also report that the inmates of the almshouse are deprived of substantial food.

The Commissioners also report that the inmates of the almshouse are deprived of substantial food.

The Commissioners also report that the inmates of the almshouse are deprived of substantial food.

The Commissioners also report that the inmates of the almshouse are deprived of substantial food.

The Commissioners also report that the inmates of the almshouse are deprived of substantial food.

THE DAY IN WALL STREET.

Business Brisk on the Last Day of the Old Year

Prices Move Up, with Manhattan L. in the Lead.

WALL STREET, Saturday, Dec. 31.—Although the stock exchange today made more of its New Year's celebration than ever before, and the brokers had the Board room appear like bedlam in loose, business was not entirely ignored.

On the contrary prices were bid up in lively fashion, and the bulls once more had the shorts on the run. The most important advances were 4 in Manhattan to 150 1/2, 3 1/2 in United States Rubber to 40 1/2, and about 1 point in sugar, cotton oil preferred, Reading, Union Pacific and Western Union. The announcement that the Pennsylvania had agreed to a four cent advance on Anthracite coal had a good effect on Reading. The bank statement also helped the upward movement along. Sales were 111,840 shares of listed and 13,310 unlisted.

The rise in Colorado Midland 4 1/2 to 64 1/2 was due to the fact that a block of the bonds was taken by a banking-house. The bonds have been hanging over the market for some time. The semi-annual disbursements payable in Boston in January, 1893, aggregated \$17,878,000.

The November statement of the Atchafalaya system shows gross earnings of \$4,534,901, an increase of \$1,000,000 over the corresponding increase of \$3,534,901, and surplus for stock, \$441,700, an increase of \$48,820.

The following are the comparative figures: The November statement of the Atchafalaya system shows gross earnings of \$4,534,901, an increase of \$1,000,000 over the corresponding increase of \$3,534,901, and surplus for stock, \$441,700, an increase of \$48,820.

The following are the comparative figures: The November statement of the Atchafalaya system shows gross earnings of \$4,534,901, an increase of \$1,000,000 over the corresponding increase of \$3,534,901, and surplus for stock, \$441,700, an increase of \$48,820.

The following are the comparative figures: The November statement of the Atchafalaya system shows gross earnings of \$4,534,901, an increase of \$1,000,000 over the corresponding increase of \$3,534,901, and surplus for stock, \$441,700, an increase of \$48,820.

The following are the comparative figures: The November statement of the Atchafalaya system shows gross earnings of \$4,534,901, an increase of \$1,000,000 over the corresponding increase of \$3,534,901, and surplus for stock, \$441,700, an increase of \$48,820.

The following are the comparative figures: The November statement of the Atchafalaya system shows gross earnings of \$4,534,901, an increase of \$1,000,000 over the corresponding increase of \$3,534,901, and surplus for stock, \$441,700, an increase of \$48,820.

The following are the comparative figures: The November statement of the Atchafalaya system shows gross earnings of \$4,534,901, an increase of \$1,000,000 over the corresponding increase of \$3,534,901, and surplus for stock, \$441,700, an increase of \$48,820.

The following are the comparative figures: The November statement of the Atchafalaya system shows gross earnings of \$4,534,901, an increase of \$1,000,000 over the corresponding increase of \$3,534,901, and surplus for stock, \$441,700, an increase of \$48,820.

The following are the comparative figures: The November statement of the Atchafalaya system shows gross earnings of \$4,534,901, an increase of \$1,000,000 over the corresponding increase of \$3,534,901, and surplus for stock, \$441,700, an increase of \$48,820.

The following are the comparative figures: The November statement of the Atchafalaya system shows gross earnings of \$4,534,901, an increase of \$1,000,000 over the corresponding increase of \$3,534,901, and surplus for stock, \$441,700, an increase of \$48,820.

The following are the comparative figures: The November statement of the Atchafalaya system shows gross earnings of \$4,534,901, an increase of \$1,000,000 over the corresponding increase of \$3,534,901, and surplus for stock, \$441,700, an increase of \$48,820.

The following are the comparative figures: The November statement of the Atchafalaya system shows gross earnings of \$4,534,901, an increase of \$1,000,000 over the corresponding increase of \$3,534,901, and surplus for stock, \$441,700, an increase of \$48,820.

The following are the comparative figures: The November statement of the Atchafalaya system shows gross earnings of \$4,534,901, an increase of \$1,000,000 over the corresponding increase of \$3,534,901, and surplus for stock, \$441,700, an increase of \$48,820.

The following are the comparative figures: The November statement of the Atchafalaya system shows gross earnings of \$4,534,901, an increase of \$1,000,000 over the corresponding increase of \$3,534,901, and surplus for stock, \$441,700, an increase of \$48,820.

The following are the comparative figures: The November statement of the Atchafalaya system shows gross earnings of \$4,534,901, an increase of \$1,000,000 over the corresponding increase of \$3,534,901, and surplus for stock, \$441,700, an increase of \$48,820.

The following are the comparative figures: The November statement of the Atchafalaya system shows gross earnings of \$4,534,901, an increase of \$1,000,000 over the corresponding increase of \$3,534,901, and surplus for stock, \$441,700, an increase of \$48,820.

The following are the comparative figures: The November statement of the Atchafalaya system shows gross earnings of \$4,534,901, an increase of \$1,000,000 over the corresponding increase of \$3,534,901, and surplus for stock, \$441,700, an increase of \$48,820.

The following are the comparative figures: The November statement of the Atchafalaya system shows gross earnings of \$4,534,901, an increase of \$1,000,000 over the corresponding increase of \$3,534,901, and surplus for stock, \$441,700, an increase of \$48,820.

The following are the comparative figures: The November statement of the Atchafalaya system shows gross earnings of \$4,534,901, an increase of \$1,000,000 over the corresponding increase of \$3,534,901, and surplus for stock, \$441,700, an increase of \$48,820.

The following are the comparative figures: The November statement of the Atchafalaya system shows gross earnings of \$4,534,901, an increase of \$1,000,000 over the corresponding increase of \$3,534,901, and surplus for stock, \$441,700, an increase of \$48,820.

The following are the comparative figures: The November statement of the Atchafalaya system shows gross earnings of \$4,534,901, an increase of \$1,000,000 over the corresponding increase of \$3,534,901, and surplus for stock, \$44